

Refresh Product Guidelines



MAXIMUM LTVS

65%

UP TO 75%

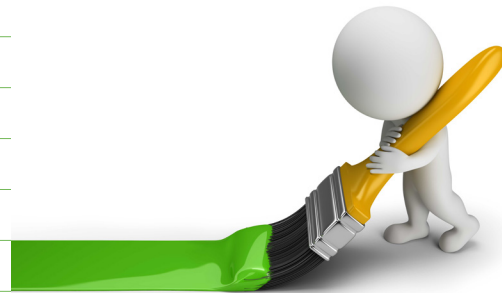
RATES FROM

0.84%

0.89%

Inclusions:

- ✓ Installing kitchen and/or bathroom(s)
- ✓ Replacement windows and/or exterior doors
- ✓ Repairs to plastering or exterior rendering
- ✓ Cosmetic improvements, redecoration etc
- ✓ Replacement floor coverings.



Property	Residential (Commercial or Mixed-use properties by referral)
Loan Term	6 - 12 months (>12 months by referral)
Loan Size	Min £50k (day one). Max £1.5m
Overall Max LTV/GDV	75% day one / 70% of GDV
Drawdowns	Max 3 drawdowns. Min drawdown(s) of £20k. Evidenced by photos and asset manager visit.
Experience	No previous experience required

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Renew Product Guidelines

MAXIMUM LTV

UP TO 70%

DISCOUNTED RATES FROM

0.69%

STANDARD RATES FROM

0.85%

Inclusions - As per Refresh product plus the following:

	Monitoring Surveyor Needed?
✓ Installation of central heating	
✓ Remedial work e.g. damp proofing or timber treatment	
✓ Electrical rewiring, plumbing	
✓ Replacement roofing	
✓ Non-load bearing works	
✓ Single storey extension (within permitted development rights)	✓
✓ Planning Permission required / in place	✓
✓ Building regulation required / in place	✓

Property	Residential (Commercial or Mixed-use properties by referral)
Loan Term	6 -18 months (>12 months by referral)
Loan Size	Min £150k (day one). Max £3m
Overall Max LTV/GDV	70% day one / 70% of GDV
Drawdowns	Max 5 drawdowns. Min drawdown(s) of £20k. Evidenced by photos and monitoring surveyor visits as applicable
Experience	One previous project completed within last 3 years
Exit Fee	0% - 2% (exit fee only applicable on discounted rate products)

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Renovate Product Guidelines



MAXIMUM LTV

UP TO 70%

DISCOUNTED RATES FROM

0.69%

STANDARD RATES FROM

0.85%

Inclusions - As per Renew product plus the following:

	QS Needed?
✓ Extension outside of permitted development rights	✓
✓ Structural work e.g. moving walls	✓
✓ Listed building or in conservation area	✓
✓ Planning permission required / in place	✓
✓ Building regulation required / in place	✓

Property	Residential (Commercial or Mixed-use properties by referral)
Loan Term	9 -18 months (<9 months by referral)
Loan Size	Min £150k (day one). Max £3m
Overall Max LTV/GDV	70% day one / 70% of GDV
Drawdowns	Max 7 drawdowns. Min drawdown(s) of £20k. Evidenced by QS visits.
Experience	Three similar projects completed within last 5 years
Exit Fee	0% - 2% (exit fee only applicable on discounted rate products)

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